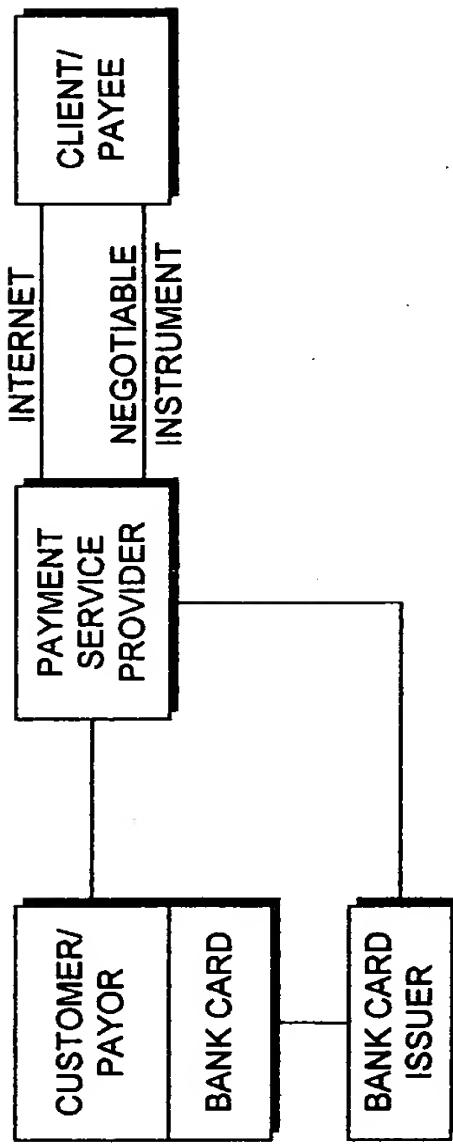


0 0 0 0 0 0 0 0 0 0 0 0



PRIOR ART

("QUICK COLLECT" SERVICE)

10 20 30 40 50 60 70 80 90 0

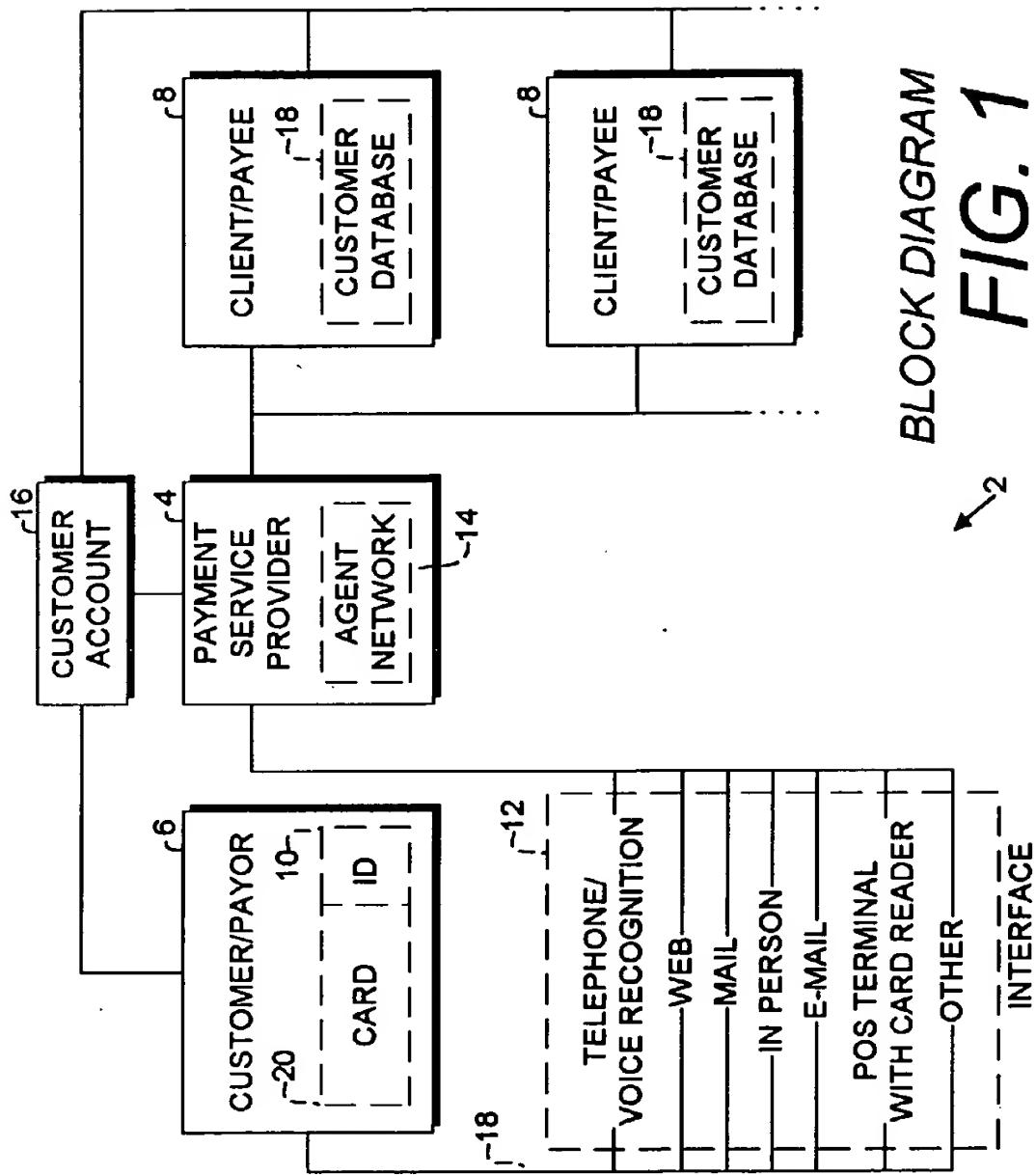
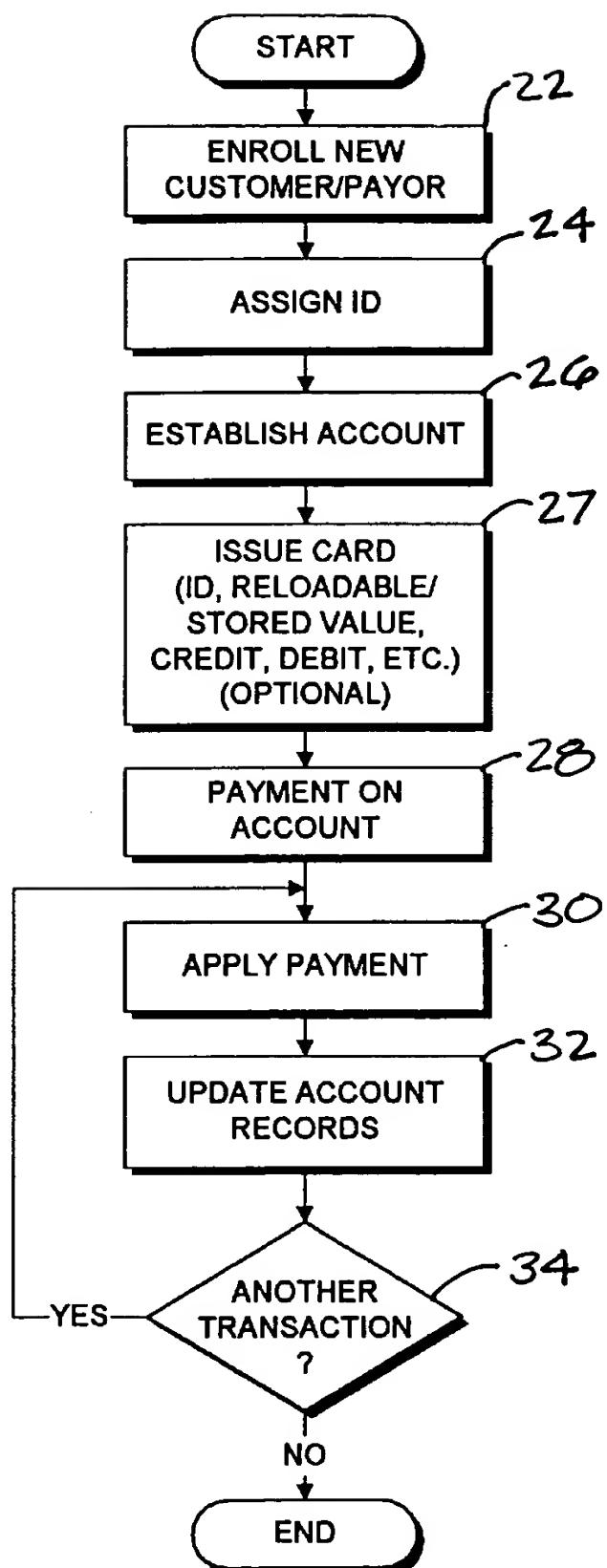


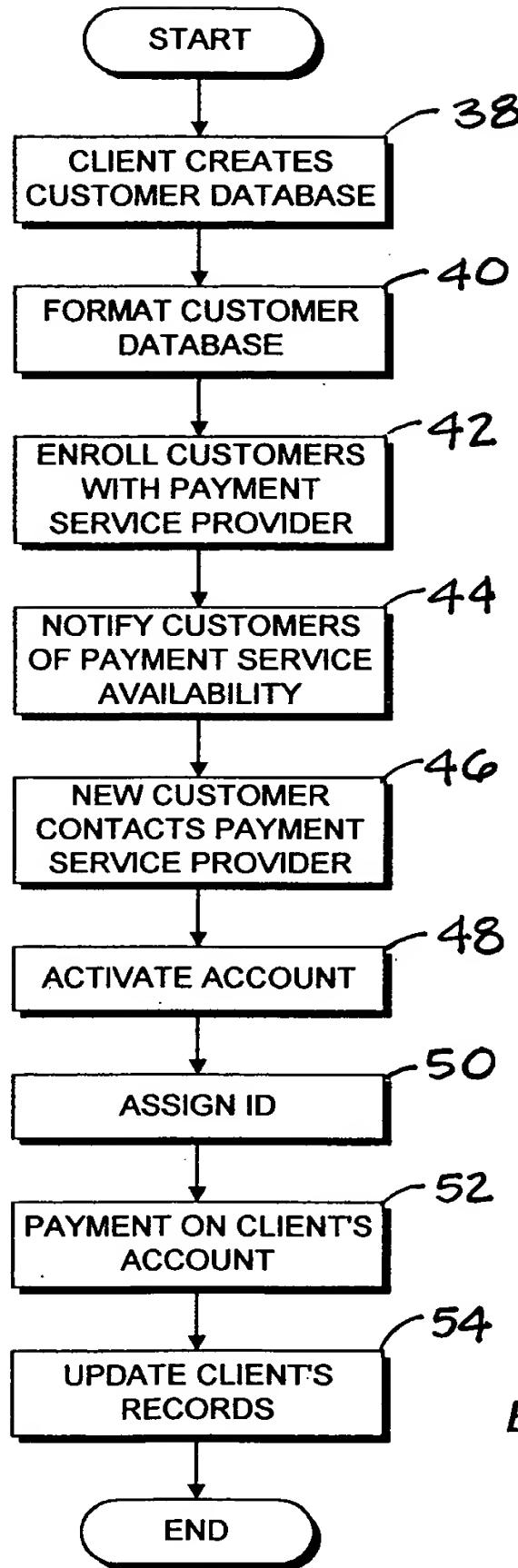
FIG. 1
BLOCK DIAGRAM



PAYMENT FLOW CHART

FIG. 2

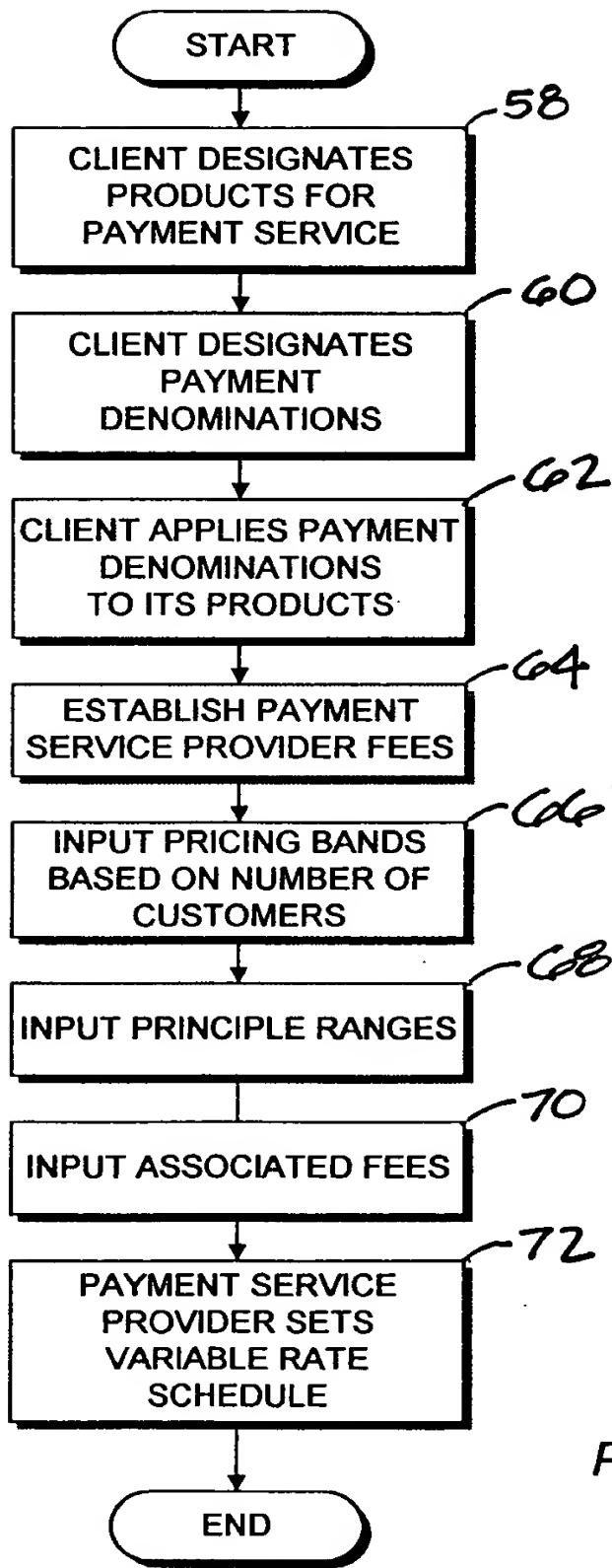
00000000000000000000000000000000



**CLIENT CUSTOMER
BASE ENROLLMENT**

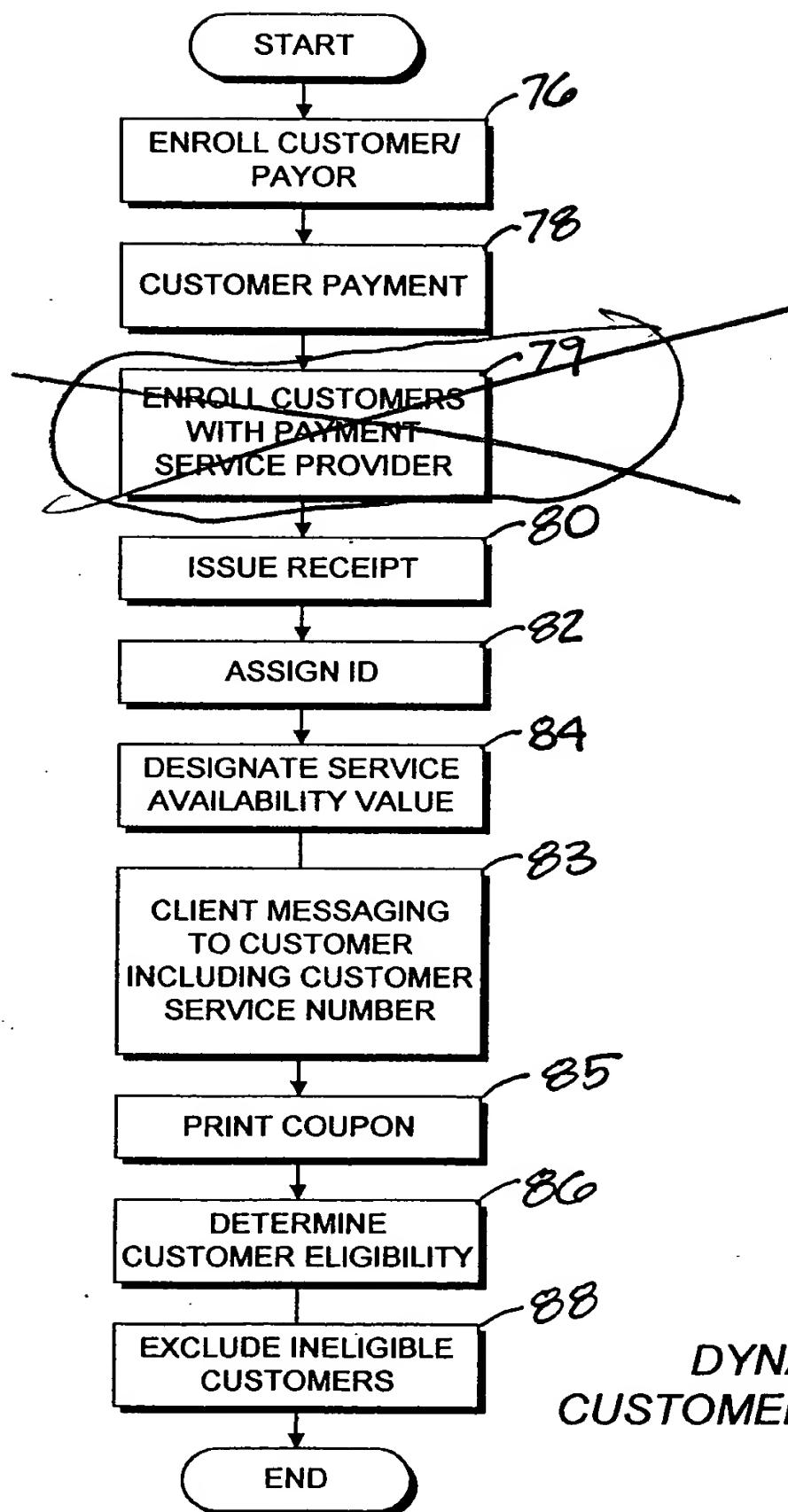
FIG. 3

000000000000000000000000



PAYMENT
PARAMETERS
FIG.4

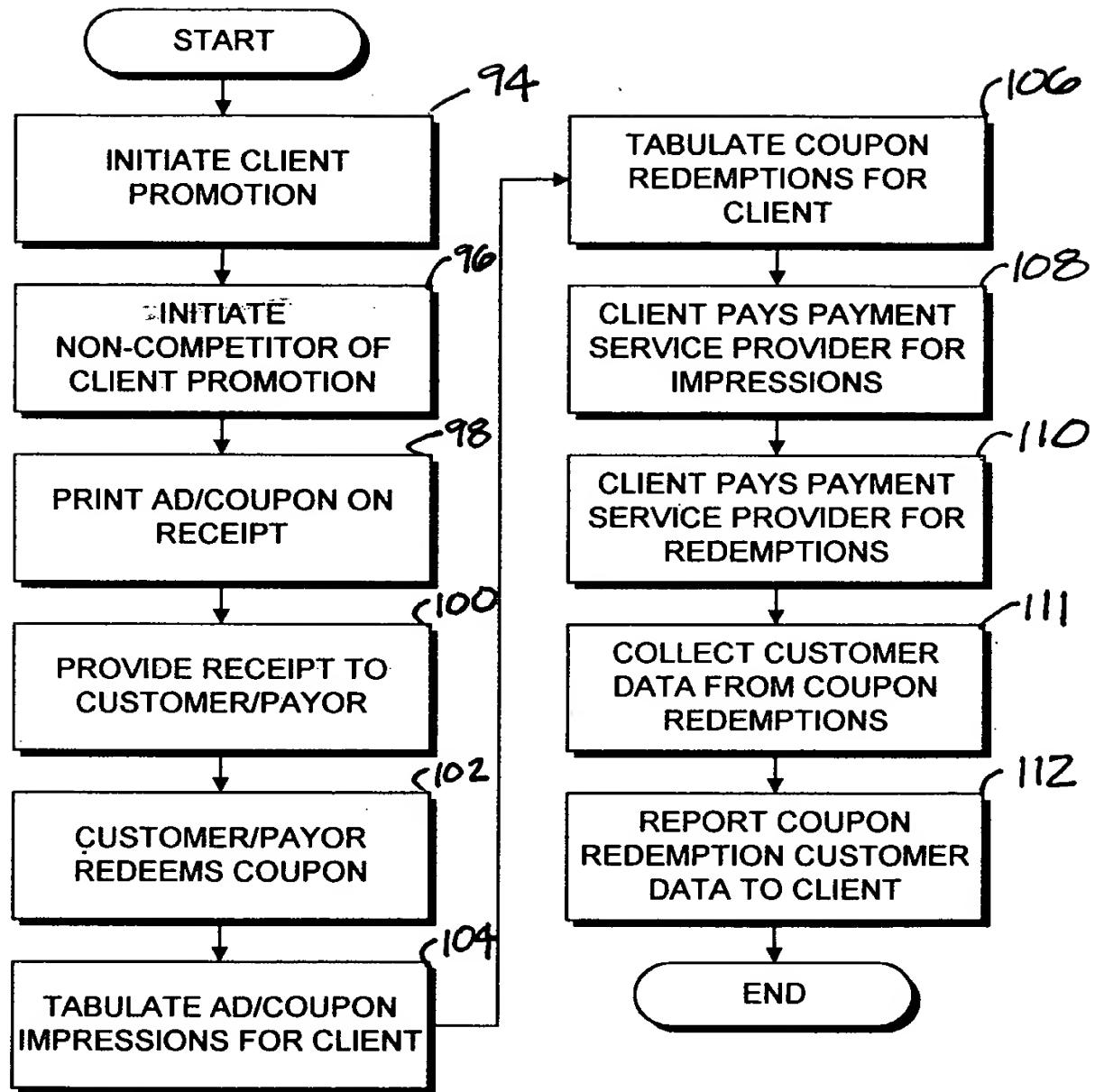
000000000000000000000000



DYNAMIC CLIENT/
CUSTOMER INTERFACE

FIG.5

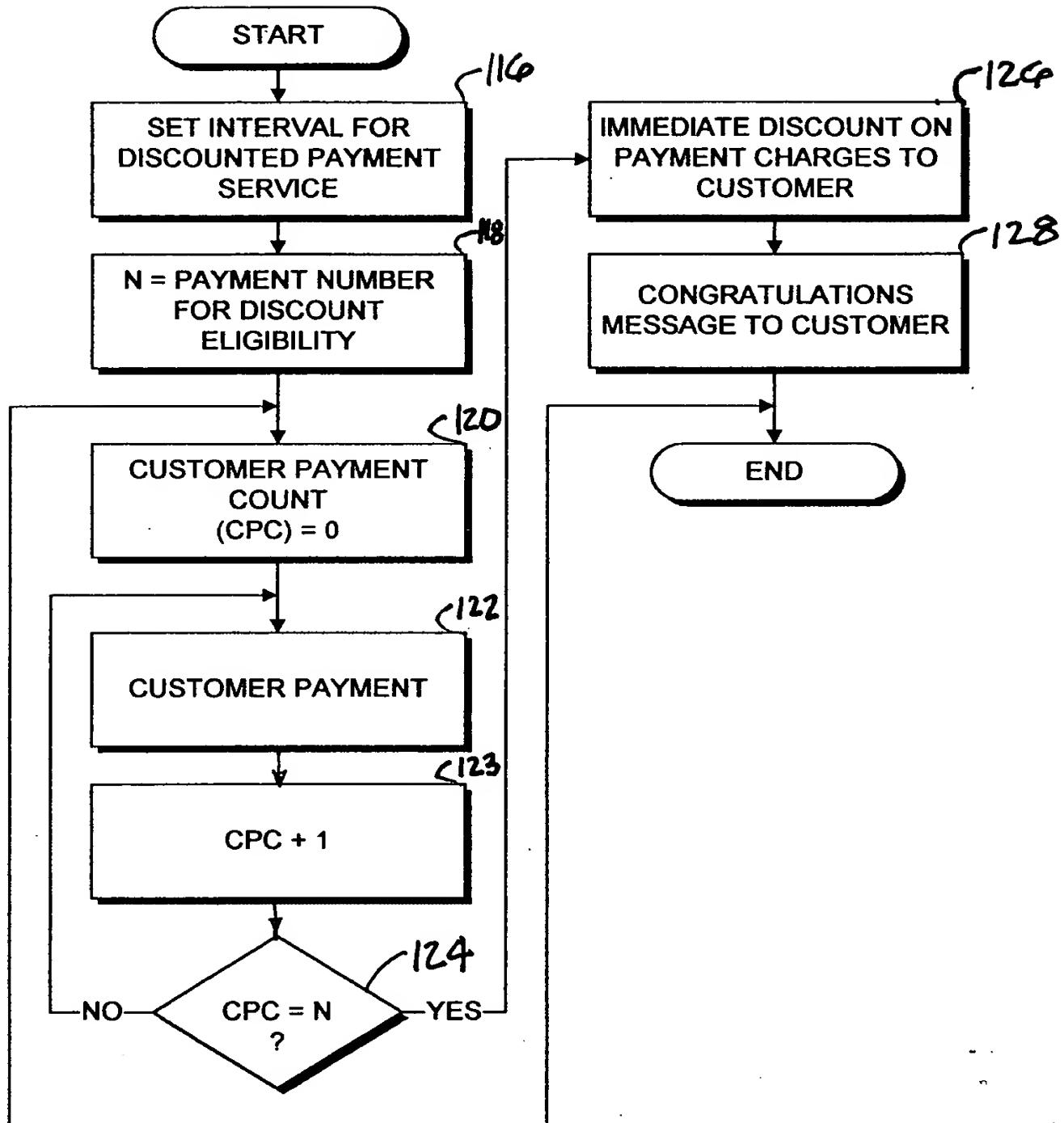
0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



ADVERTISING/COUPON
ON RECEIPT

FIG. 6

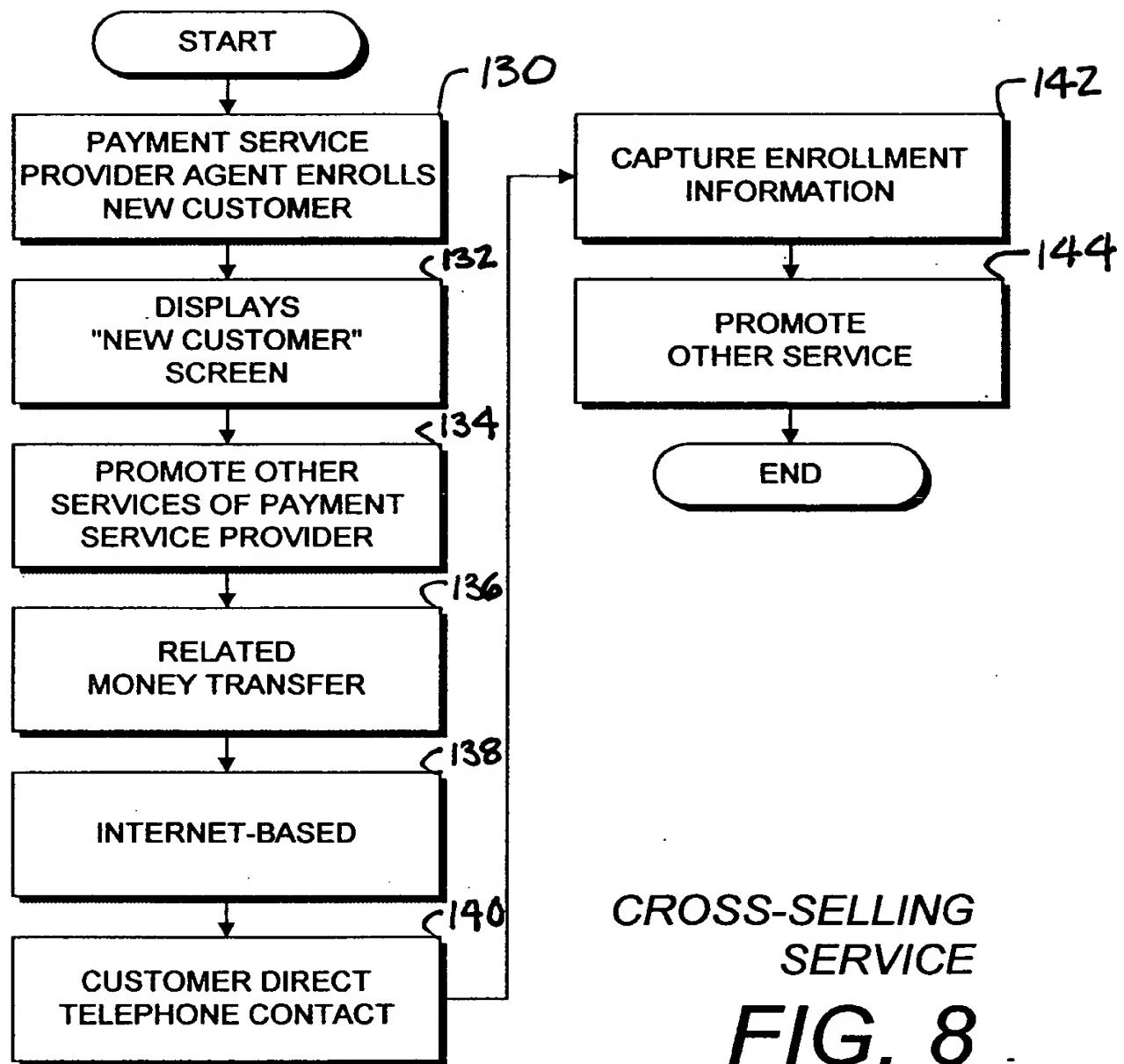
09822627 - 09822628



AUTOMATIC REPEAT
CUSTOMER DISCOUNT

FIG. 7

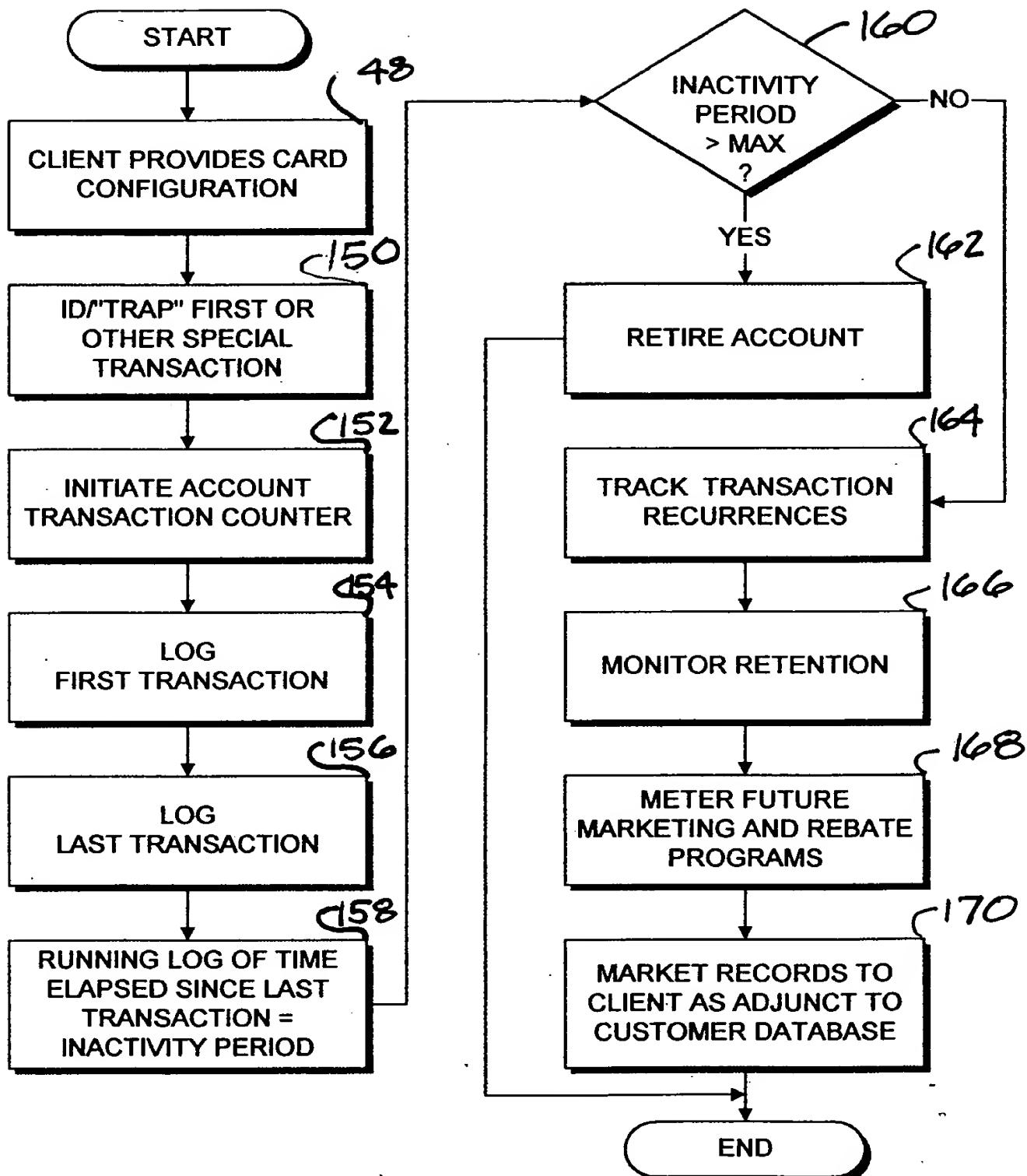
TOP SECRET//COMINT



CROSS-SELLING
SERVICE

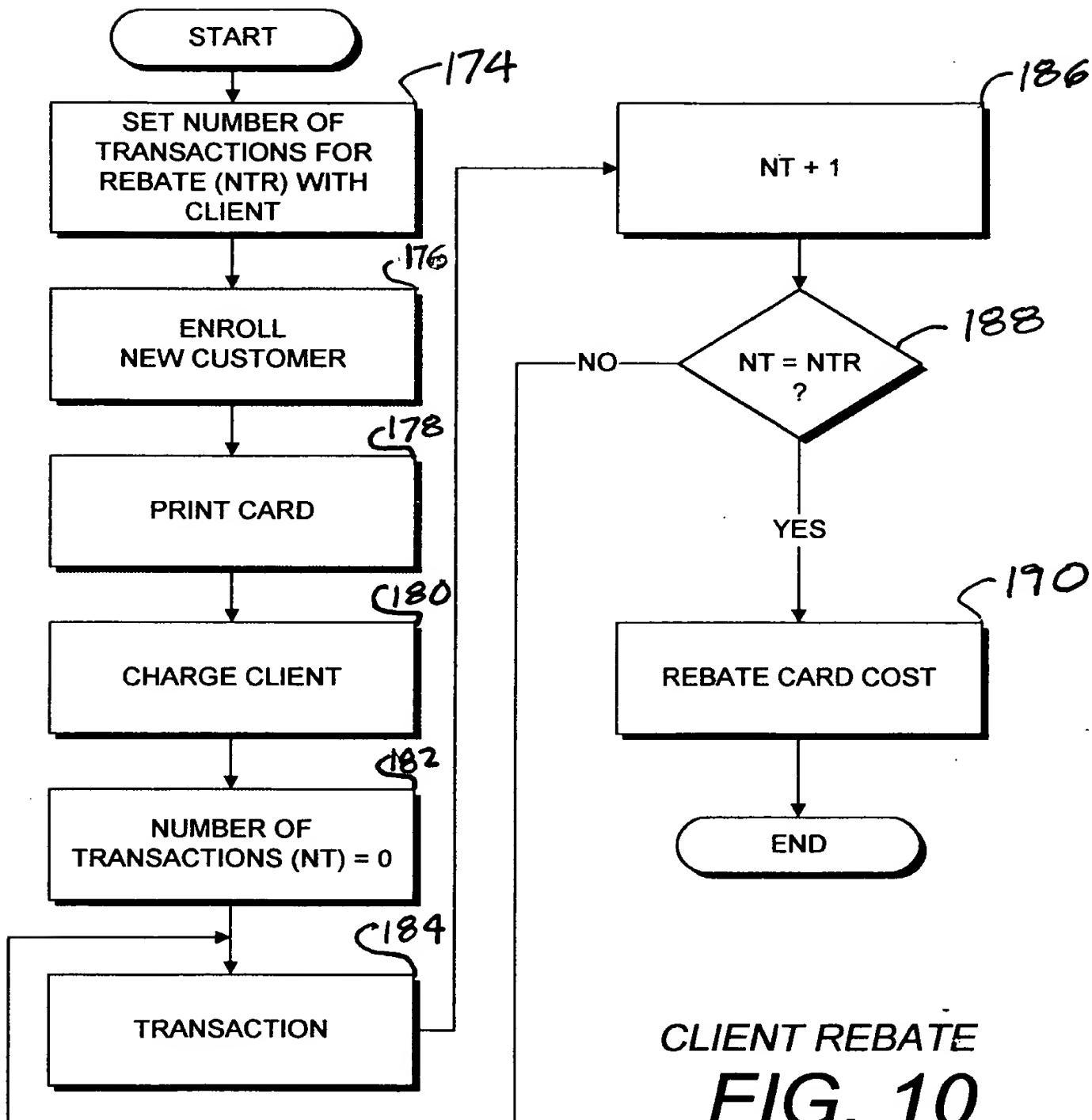
FIG. 8

000000000000000000000000



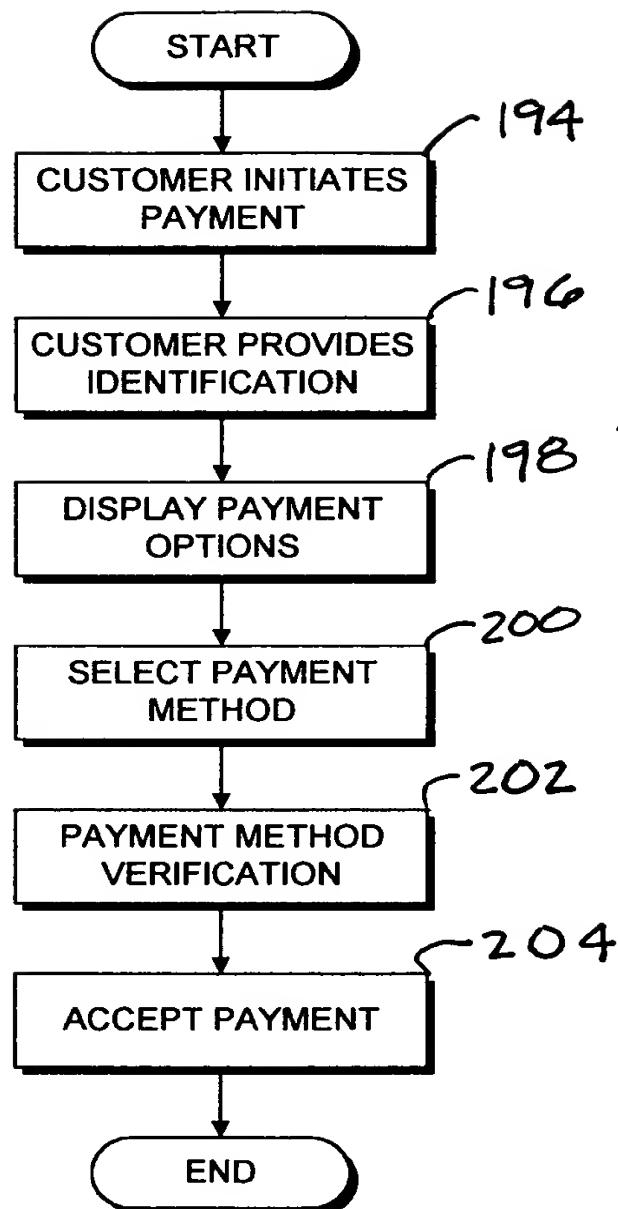
TRANSACTION METERING
FIG. 9

000000000000000000000000

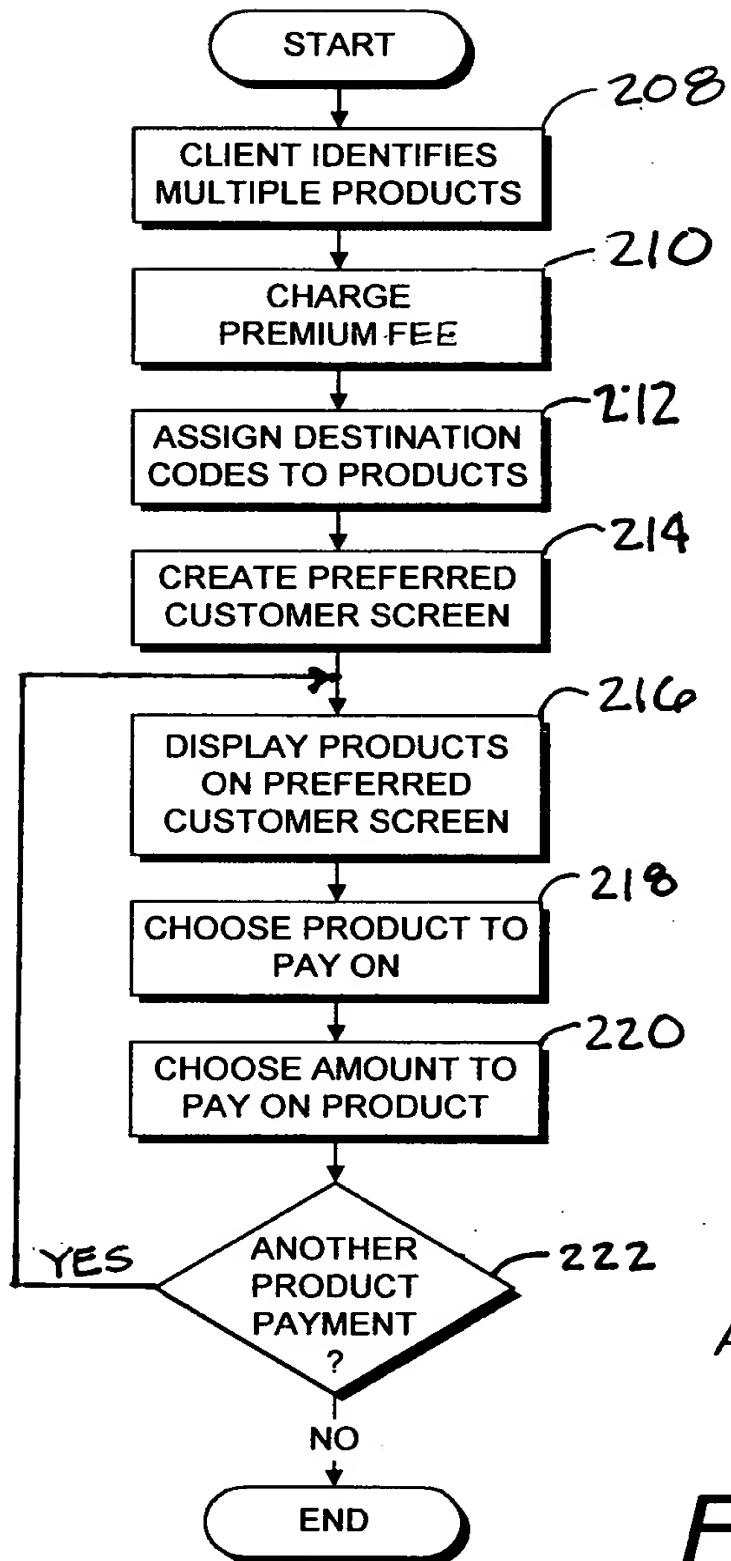


CLIENT REBATE
FIG. 10

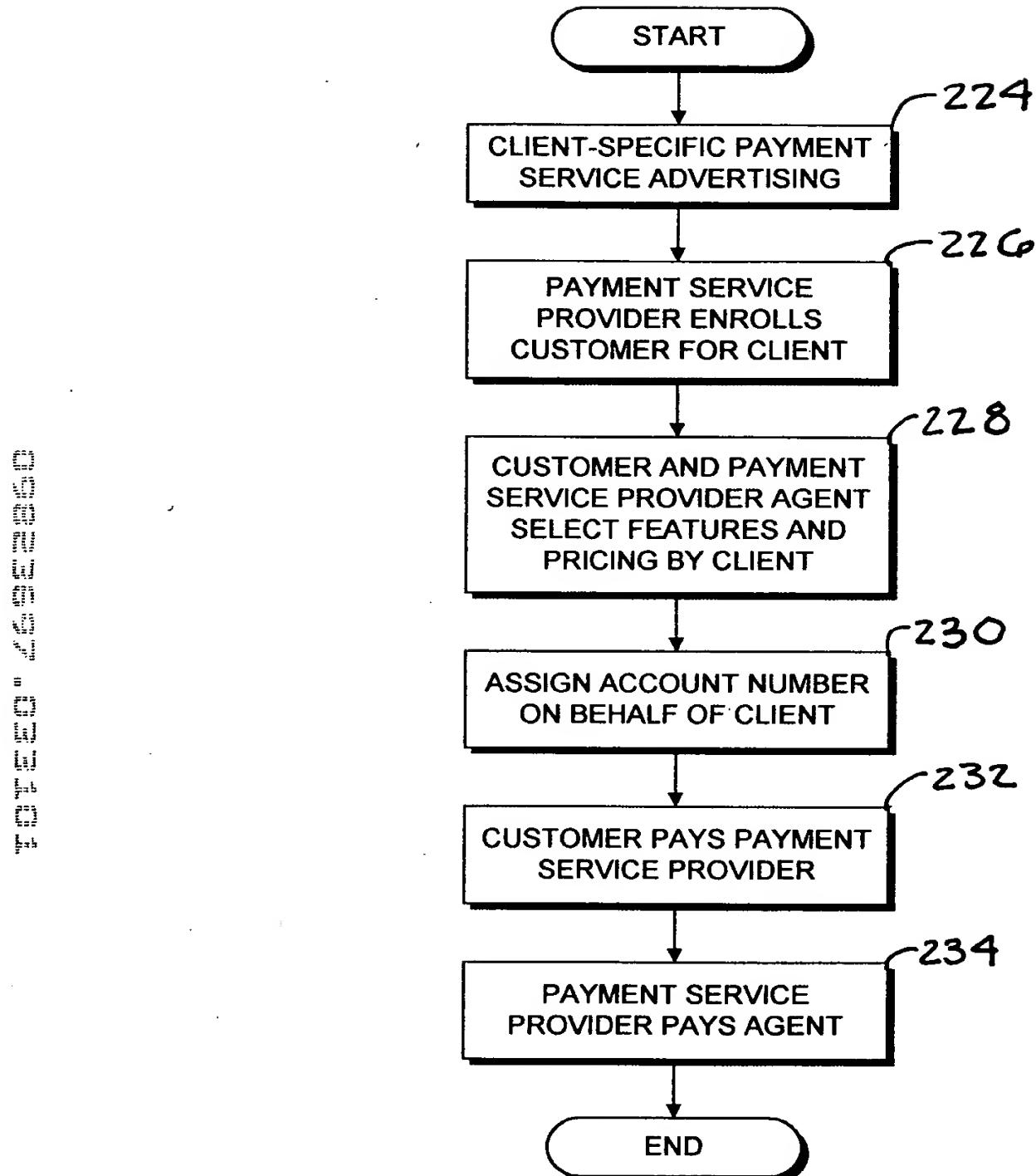
0 9 8 2 3 6 2 7 0 3 2 2 0 4



ALTERNATIVE PAYMENT METHODS
FIG. 11



ADDITIONAL PRODUCT SUPPORT



CLIENT-SPECIFIC ENROLLMENT

FIG. 13